Docket	No.
Hartfor	rd_4

Declaration and Power of Attorney For Patent Application English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

Method and System for Tracking, Reconciling and Administering Fees and Costs in Investment-Based Variable Life Insurance Value

the specification of which			
(check one)			
is attached hereto.			
was filed on	6	as United States Application No	. or PCT International
Application Number _			
and was amended on			
200 Marie		(if applicable)	
hereby state that I have including the claims, as a	reviewed and underst mended by any amend	and the contents of the above ment referred to above.	identified specification,
acknowledge the duty to	disclose to the Unite	d States Patent and Trademarks defined in Title 37, Code of	k Office all information Federal Regulations,
Section 365(b) of any for any PCT International app listed below and have also	reign application(s) for plication which designand o identified below, by co CT International applica	Title 35, United States Code, patent or inventor's certificate ted at least one country other the checking the box, any foreign a ation having a filing date before	e, or Section 365(a) of han the United States, oplication for patent or
Prior Foreign Application(s	s)		Priority Not Claimed
(Number)	(Country)	(Day/Month/Year Filed)	
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(Number)	(Country)	(Day/Month/Year Filed)	

60/241,076	June 26, 2000	
(Application Serial No.)	(Filing Date)	
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ection 365(c) of any PCT Interna- sofar as the subject matter of e nited States or PCT Internationa S.C. Section 112, I acknowled	ational application designating each of the claims of this app al application in the manner p ge the duty to disclose to the	any United States application(s), the United States, listed below ar dication is not disclosed in the pr rovided by the first paragraph of United States Patent and Tradema
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (list name and registration number)

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